

## CLAIMS

- SUB  
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1. A system for downloading information to an information device, comprising:
    - a. said information device;
    - b. at least one external device capable of transferring blocks of information to said information device, wherein the information blocks belong to an information owner; and
    - c. an acknowledgment process, wherein said acknowledgment process produces a verifiable acknowledgement of the transferred information.
  2. The system of Claim 1, wherein the verifiable acknowledgment is transmitted to said information owner.
  3. The system of Claim 2, wherein the verifiable acknowledgment can only be interpreted by the information owner.
  4. The system of Claim 2, wherein the verifiable acknowledgment is uniquely related to the transferred information.
  5. The system of Claim 2, wherein the verifiable acknowledgment can be tested and validated by the information owner.
  6. The system of Claim 1, wherein said external device is remotely located from said information owner and wherein said external device transfers the blocks of information on behalf of said information owner.
  7. The system of Claim 1, wherein said information device is a smart card.
  8. The system of Claim 7, further comprising a card reader, wherein said smart card communicates with said external device via said card reader.
  9. The system of Claim 1, wherein said information device is a personal digital assistant.
  10. The system of Claim 1, wherein said acknowledgment process uses cryptography to produce the verifiable acknowledgement of the transferred information.
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SUB  
A3 11. The system of Claim 1, wherein said acknowledgment process is resident on said information device.

12. The system of Claim 1, further comprising at least one network, wherein said at least one network facilitates communications among said information owner, said external device and said information device.

13. The system of Claim 1, wherein said information download is new information to be stored on said information device.

14. The system of Claim 1, wherein said information download is an update of existing information stored on said information device.

15. The system of Claim 1, wherein said information download is a deletion of existing information stored on said information device.

16. The system of Claim 1, wherein said information download comprises an applet.

17. The system of Claim 1, wherein said information download comprises an application.

18. The system of Claim 1, wherein said information download comprises data.

19. A method for an information owner to download information to an information device, comprising:

- a. the information owner initiating said information download to the information device; and
- b. the information device computing an acknowledgment.

20. The method of Claim 19, further comprising:

- a. the information device making the computed acknowledgment available to a validating party; and
- b. the validating party verifying the computed acknowledgment.

21. The method of Claim 20, wherein the validating party is the information owner and wherein the information owner delegated said download of information to a third party.

22. The method of Claim 19, wherein the information device is a smart card.
23. The method of Claim 19, wherein the information device is a personal digital assistant.
24. The method of Claim 19, wherein said information download is new information to be stored on said information device.
25. The method of Claim 19, wherein said information download is an update of existing information stored on said information device.
26. The method of Claim 19, wherein said information download is a deletion of existing information stored on said information device.
27. The method of Claim 19, wherein said information download comprises an applet.
28. The method of Claim 19, wherein said information download comprises an application.
29. The method of Claim 19, wherein said information download comprises data.
30. An updated information device wherein said information device is created by the process comprising:
- a. the first party downloading information to the information device, wherein the information device is initially configured to be updatable;
  - b. the information device computing an acknowledgment;
  - c. the information device making the computed acknowledgment available to a validating party; and
  - d. the validating party verifying the computed acknowledgment.
31. The updated information device of Claim 30, wherein the validating party is a second party and wherein the second party delegated said download of information to the first party.
32. The updated information device of Claim 30, wherein the updated information device is a smart card.
33. The updated information device of Claim 30, wherein the updated information device is a personal digital assistant.